

**BOARD OF COUNTY COMMISSIONERS  
GULF COUNTY, FLORIDA  
PLANNING DEPARTMENT**

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To: Gulf County Property Owners

Date: August 25, 2009

Re: Repetitive Loss Property

If you are receiving this notice, your area has been identified by the Federal Emergency Management Agency (FEMA) as having a repetitive loss (RL) property, which is property that has experienced two or more flood insurance claims since 1985.

As a participant in the National Flood Insurance Program (NFIP) Community Rating System (CRS), Gulf County is required to provide you with the attached property protection and insurance information. You can get additional flood protection information at [www.FloodSmart.gov](http://www.FloodSmart.gov), <http://www.fema.gov/hazard/flood/index.shtm> or at [www.floridadisaster.org](http://www.floridadisaster.org). With the recent coastal and inland erosion problems, past hurricane activity and river flooding, it is obvious that flood protection is necessary to protect lives, personal property, structures and reduce economic losses. Coastal residence that are not eligible for Federal Flood Insurance are encouraged to follow NFIP guidelines to help protect their property from flood damage and hopefully provide mitigation efforts that may help reduce the cost of private flood insurance. All structures located in an A, AE or VE flood zone is required to be elevated above the designated base flood elevation determined by FEMA for that area.

If your property has been affected by a flood event and you have made any improvements to your property that has lessened the potential for future impacts from flooding, please contact our staff so we can update our RL records. Any mitigation efforts that you might have taken may help improve the county's CRS rating and hopefully lower policy premiums. This is especially true for previous RL structures that have been elevated above base flood elevations.

As stated, elevating a structure to base flood elevation or higher is one of the best protective steps you can take. Gulf County enforces a one foot freeboard for all structures located in a flood zone except for Zone A which is three (3) feet above highest adjacent grade. Flood zones A and AE are measured at the finished floor and VE zones are measured at lowest horizontal member. These elevations are the minimum allowed and homeowners are encouraged to elevate their structures higher if possible. Structure setbacks from water resources are also an excellent mitigation effort. The following are some preventive measures you can take to protect your personal items and physical investment:

**Prepare for flooding by doing the following:**

- Know the flood safety guide points and put them into practice.
- Know how to shut off the electricity and gas to your house when flood comes.
- Make a list of emergency numbers and identify a safe place to go to.
- Make a household inventory and document with pictures.
- Put insurance policies, valuable papers, medicine, etc. in a safe place. Keep them together in case you have to evacuate your home.
- Collect and put cleaning supplies, cleaning supplies, camera, waterproof boots, etc. in a safe place.
- Develop a disaster response plan.
- Get a copy of *Repairing Your Flooded Home* \*\*.

**Consider some permanent flood protections measures.**

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power could save lives.
- Consider elevating your house above flood levels.
- Check your roof, doors and windows for ways that water can enter into your home.
- More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* \*\*
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Gulf County Building Department before taking any action.

**Information for financial assistance after a flood.**

- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Additional information: <http://www.floridadisaster.org/Mitigation/FMAP/index.htm> \*\*

**NFIP Flood Insurance policies.**

- Homeowner's insurance policies do not cover damage from floods. However, because Gulf County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone except for most of Indian Pass and all of Cape San Blas as they have been identified as a coastal barrier island. The Coastal Barrier Resource Act (CBRA) prohibits Federal funds being spent in these areas.
- If you are eligible for NFIP insurance, your insurance premiums will be less because Gulf County participates in the Community Rating System (CRS).
- Many mortgages require flood insurance as condition of the loan.
- If you are considering flood insurance, there is a 30 day waiting period before your National Flood Insurance Program coverage takes effect.
- Be sure to check with your insurance agent about the current status of your NFIP and homeowners insurance and evaluate if you have sufficient insurance to protect your investments.

**\*\* Many of the URL links in this document and other information can be accessed from the Gulf County web page at <http://www.gulfcounty-fl.gov/>.**

## **Flood Watches and Warnings**

### **Flood Watch**

Flooding is possible due to weather conditions. Prepare to take appropriate action to protect property and protect lives including evacuating if ordered.

### **Flash Flood Watch**

Rapid flooding is possible due to weather conditions. A flash flood can occur with little or no warning, so immediate action may be required to protect lives and property.

### **Flood Warning**

A flood event is occurring or will occur soon; if advised to evacuate, do so immediately.

### **Flash Flood Warning**

A flash flood is occurring or will occur soon and immediate action is required to protect lives by seeking higher ground.

## **Flooding information can be received through several sources:**

NOAA Weather Radio is the best resource for all weather related events and some models can be coded for Gulf County alerts. **We encourage every household to have a Weather Radio with battery backup.**

Local television stations are a source for flood notices. Local channels are WJHG Ch 7, WPGX Ch 28 and WMBB Ch 13. Local cable channels are another source for notices. Local radio stations are another source for flood information. The internet is an excellent resource by adding [www.srh.noaa.gov/tlh/](http://www.srh.noaa.gov/tlh/) and <http://ahps.srh.noaa.gov/index.php?wfo=tae> to your favorite's folder. These sites will provide advance and current flood conditions.

You can also call our Emergency Management Office at (850) 229-9110.

If you have any updates, comments or questions about NFIP or CRS, feel free to contact our Planning Department staff at 850-227-9562 between the hours of 8:00 am and 5:00 pm, Eastern, Monday through Friday.

Sincerely,

**GULF COUNTY BOARD OF COUNTY COMMISSIONERS**